

**Amendments to the Claims:**

Please cancel Claims 3, 5, 9–11 and 16, and amend Claims 1, 2, 4, 6–8, 12–15, 18, 20 and 21 as indicated in the following listing of claims, which replaces all prior versions and listings of claims in the application.

**Listing of Claims:**

1. (Currently Amended) A method for accepting a payments from a consumer for monies owed by the consumer to a lender pursuant to a financial relationship between the consumer and the lender, the method comprising:

receiving a promise-to-pay record from a lender system operated by the lender at a payment service provider system operated by a payment service provider distinct from the lender, the promise-to-pay record identifying at least a payment amount;

receiving, at the payment service provider system, a record of receipt of a cash payment from the consumer to the payment service provider, the record of receipt identifying a paid amount;

associating the record of receipt of the cash payment with the promise-to-pay record at the payment service provider system; and

sending a notice from the payment service provider system to the lender system, the notice comprising an indicator that the cash payment has been received, the indicator identifying the paid amount; and

initiating, with the payment service provider system, an electronic funds transfer of at least a portion of the paid amount to control of the lender.

2. (Currently Amended) The method as in claim 1 further comprising storing a record of the cash payment in a database coupled with the payment service provider system.

3. (Cancelled)

4. (Currently Amended) The method as in claim 1 wherein:  
the promise-to-pay record includes a transaction identifier; and  
the record of receipt of the cash payment includes a purported transaction  
identifier provided by ~~receiving the payment comprises receiving the payment if~~ the  
consumer ~~provides a transaction identifier; and~~  
associating the record of receipt of the cash payment with the promise-to-pay  
record comprises matching the purported transaction identifier provided by the consumer with  
the transaction identifier included in the promise-to-pay record.

5. (Cancelled)

6. (Currently Amended) The method as in claim 1 wherein the promise-to-pay  
record comprises a time limit, and wherein associating the record of receipt of the cash payment  
with the promise-to-pay record comprises ~~accepting the payment if receiving the payment~~  
~~occurs~~ verifying with the payment service provider system that the cash payment was made to  
the payment service provider within the time limit.

7. (Currently Amended) The method as in claim 6 further comprising sending a  
request for instructions from the payment service provider system to the lender system if the time  
limit expires without the payment service provider receiving the cash payment.

8. (Currently Amended) The method as in claim 6 further comprising sending a  
request for instructions from the payment service provider system to the lender system if the  
consumer attempts payment after the time limit expires.

9-11. (Cancelled)

12. (Currently Amended) The method as in claim 1 wherein:  
the promise-to-pay record includes information that identifies the customer; and  
associating the record of receipt of the cash payment with the promise-to-pay  
record comprises ~~further comprising~~ verifying a consumer identity ~~prior to receiving the~~  
~~payment~~ through a comparison with the information that identifies the customer in the promise-  
to-pay record.

13. (Currently Amended) A method for staging a transaction involving a payment  
from a customer for monies owed by the customer to a lender pursuant to a financial relationship  
between the customer and the lender, the method comprising:

receiving, at a lender system operated by the lender, a promise-to-pay a specified  
payment amount from the customer;

creating a promise-to-pay record with the lender system, the promise-to-pay  
record including a the specified payment amount and an expiration time;

transmitting the promise-to-pay record to a payment service provider system  
operated by payment service provider distinct from the lender, ~~the payment service provider~~  
~~adapted to accept a cash payment from the customer if the customer attempts payment~~  
~~prior to the expiration; and~~

receiving a notice of payment at the lender system from the payment service  
provider system if the payment service provider received from the customer a cash payment that  
equals or exceeds the payment amount prior to the expiration time; and

electronically receiving with the lender system a transfer of at least a portion of  
the payment amount pursuant to an electronic funds transfer initiated by the payment service  
provider system.

14. (Currently Amended) The method as in claim 13 further comprising updating,  
with the lender system, the promise-to-pay record ~~with~~ to include the notice of payment.

15. (Currently Amended) The method as in claim 13 further comprising:  
receiving at the lender system a notice of non-effective payment from the payment service provider system[[,]]; and  
updating, with the lender system, the promise-to-pay record ~~with~~ to include the notice of non-effective payment.
16. (Cancelled)
17. (Original) The method as in claim 13 wherein the customer comprises a borrower, and the promise-to-pay comprises a promise to pay a delinquent amount owed by the borrower.
18. (Currently Amended) The method as in claim 13 further comprising ~~creating~~ associating a transaction identifier ~~associated~~ with the promise-to-pay record with the lender system.
19. (Original) The method as in claim 18 further comprising providing the transaction identifier to the customer.
20. (Currently Amended) The method as in claim 13 further comprising receiving a request for instructions at the lender system from the payment service provider system.
21. (Currently Amended) The method as in claim 20 further comprising providing the payment service provider system with an instruction in response to the request for instructions from the lender system.